

(h) The Commissioner may adopt reasonable regulations to govern the full and fair disclosure of the information in connection with the replacement of health insurance policies, subscriber contracts, or certificates by persons eligible for Medicare [by reason of age].

468F.

(a) Solicitation of the sale of a health insurance policy proposed to be issued to a person eligible for Medicare may be made only in accordance with the requirements of this section and of § 468G of this subtitle.

(b) (1) Before accepting an application, or at any other time required by regulation by the Commissioner, the insurer or the agent shall deliver to the prospect a Medicare supplement buyer's guide that is printed in at least 12-point type. The buyer's guide also shall be delivered when an existing policy is converted to a Medicare supplement policy.

(2) The text of the guide shall be as published by the Commissioner under § 468E of this subtitle and the form of the guide shall be as required by rules and regulations adopted by the Commissioner.

(c) (1) (i) Under any circumstance stated in this subsection, an insurer or agent shall give to the prospective purchaser **ELIGIBLE FOR MEDICARE BY REASON OF AGE** a written statement as required, for each circumstance, by this subsection.

(ii) The written statement shall be given before the agent or insurer accepts an application.

(2) If the proposed policy excludes or limits benefits for preexisting conditions, a statement shall be given that describes in plain language these limitations or exclusions.

(3) If the proposed policy provides coverage for care in a skilled nursing facility that is approved by Medicare, but the policy does not provide coverage for care in other nursing homes or for custodial or rest home care, a statement shall be given that describes clearly those expenses that the policy does not cover.

(4) (i) If the proposed policy does not comply with the requirements of § 468C of this subtitle for a Medicare supplement policy, a statement printed in a 12-point type shall be given that:

"This policy (OR CERTIFICATE) is not a Medicare supplement policy (OR CERTIFICATE). It is not designed to fill the 'gaps' of Medicare. [You should consult the buyer's guide provided to you with this policy] **IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE MEDICARE SUPPLEMENT BUYER'S GUIDE AVAILABLE FROM THE COMPANY**".